

**Information to identify the case:**

|                                 |                                  |  |
|---------------------------------|----------------------------------|--|
| Debtor 1                        | John Arthur Stallings            | Social Security number or ITIN xxx-xx-4274 |
|                                 | First Name Middle Name Last Name | EIN ____                                   |
| Debtor 2<br>(Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN ____        |
|                                 |                                  | EIN ____                                   |

United States Bankruptcy Court **District of Utah**  
Case number: **23-20895 KRA**

Date case filed for chapter 13: **3/13/23**

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**10/20**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain co-debtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | <b>About Debtor 1:</b>   | <b>About Debtor 2:</b>  |
|---|--|---|
| <b>1. Debtor's full name</b>  | John Arthur Stallings  |   |
| <b>2. All other names used in the last 8 years</b>  |  |   |
| <b>3. Address</b>   | 8922 North Greenbriar Dr.<br>Eagle Mountain, UT 84005  |   |
| <b>4. Debtor's attorney</b><br>Name and address   | Robert S. Payne<br>8833 South Redwood Road<br>Suite C<br>West Jordan, UT 84088   | Contact phone (801) 980-1313<br><br>Email: <a href="mailto:robertspayne@outlook.com">robertspayne@outlook.com</a>   |
| <b>5. Bankruptcy trustee</b><br>Name and address  | Lon Jenkins Jr<br>Ch. 13 Trustee's Office<br>465 South 400 East<br>Suite 200<br>Salt Lake City, UT 84111                                   | Contact phone 801-596-2884<br><br>Email: <a href="mailto:utahtrustee@ch13ut.org">utahtrustee@ch13ut.org</a>   |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . | United States Bankruptcy Court<br>District of Utah<br>350 South Main #301<br>Salt Lake City, UT 84101<br><br>Clerk of Court: David A. Sime | Hours open: 8:00 AM to 4:30 PM, Monday – Friday<br><br>Contact phone: (801) 524-6687<br><br>Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a> |

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date.

All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed.

Meeting to be held on:  
**Jul. 14, 2023 at 10:00 AM**

Location:

**The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 832-9074, Enter Meeting ID 437 037 6107, and Passcode 3375693596**

For additional meeting information go to <https://www.justice.gov/ust/moc>

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 9/12/23**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):** **Filing deadline: 5/22/23**

**Deadline for governmental units to file a proof of claim:** **Filing deadline: 9/11/23**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

**9. Filing of plan and confirmation hearing on docket**

The debtor has filed a plan.

The hearing on confirmation will be held on: **8/24/23 at 10:00 AM**

**Location: This meeting is by Zoom. Go to, ZoomGov.com/join or call 1+(669)254-5252, Enter Meeting ID 160 3007 6397, Passcode 6001201**

**Objections to Confirmation**

Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:

John Arthur Stallings

Debtor

Case No. 23-20895-KRA

Chapter 13

District/off: 1088-2

User: admin

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Date Rcvd: Jun 08, 2023

Form ID: 309I

Total Noticed: 61

The following symbols are used throughout this certificate:

**Symbol**

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.   |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2023:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + John Arthur Stallings, 8922 North Greenbriar Dr., Eagle Mountain, UT 84005-6027  |
| aty      | Aaron M. Waite, Office of Utah Attorney General, 160 E 300 S, Fifth Floor, Salt Lake City, UT 84114  |
| 12191368 | + Advanced Community Services, POB 179, Lehi, UT 84043-0179  |
| 12191376 | + Balance Credit of utah, 324 S. State St, Suite 201, Salt Lake City, UT 84111-2393  |
| 12191388 | + Desert Rock Capital Orem, 1160 S State St. #240, Orem, UT 84097-8258   |
| 12191390 | #+ EK Real Estate Fund I, LLC c/o EasyKnock Inc., 111 W 33rd St # 1901, New York, NY 10001-2904  |
| 12191391 | + FC&A, 103 Clover Green, Peachtree City, GA 30269-1664  |
| 12191394 | + Gentry Finance WVC, 1829 W 3500 S #6, Salt Lake City, UT 84119-3435  |
| 12191396 | + Green Trust Cash, POB 340, Hays, MT 59527-0340   |
| 12191397 | + Homeserve, 601 Merritt 7, 6th floor, Norwalk, CT 06851-1174  |
| 12191405 | + LendSwift, 80 Southwest 8th St, Suite 2000, Miami, FL 33130-3038   |
| 12191406 | + Money Stash, 24130 Tomball Pkwy, Ste 200, Tomball, TX 77375-1939   |
| 12191411 | + Post Lake Lending Inc., POB 368, Crandon, WI 54520-0368  |
| 12191412 | + Publishing Clearing House, 101 Winners Circle, Jericho, NY 11753-2714  |
| 12191414 | RSVP Loans, 15271 Garrance Pkwy, Suite C, Irvine, CA 92618   |
| 12191980 | + Sandee Duncan, 591 Riverwalk Drive, American Fork UT 84003-1399  |
| 12191418 | + Sunshine Loans, 631 Lucern Ave Suite 56, Lake Worth, FL 33460-3820   |
| 12191422 | ++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court:, Why Not Lease, 720 E Pete Rose Way, Suite 400, Cincinnati, OH 45202 |

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| aty      | Email/Text: robertspaynelaw@gmail.com             | Jun 08 2023 23:45:00 | Robert S. Payne, 8833 South Redwood Road, Suite C, West Jordan, UT 84088                              |
| tr       | + Email/Text: bnc@ch13ut.org                      | Jun 08 2023 23:46:00 | Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345 |
| cr       | EDI: UTAHTAXCOMM.COM                              | Jun 09 2023 03:41:00 | Utah State Tax Commission, Attn Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-9000   |
| 12191372 | Email/Text: bankruptcy@americascashadvanceinc.com | Jun 08 2023 23:46:00 | America's Cash Advance, 312 Market St., Fulton, MO 65251  |
| 12191374 | + EDI: CINGMIDLAND.COM                            | Jun 09 2023 03:41:00 | AT&T Mobility, 1025 Lenox Park Blvd, Atlanta, GA 30319-5309   |
| 12191369 | + Email/Text: bankruptcy@af247.com                |                      |   |

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User: admin

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| 12191370 | + EDI: GMACFS.COM  | Jun 08 2023 23:46:00 | Advanced Financial, 100 Oceanside Dr, Nashville, TN 37204-2351  |
| 12191371 | + Email/Text: e-bankruptcy@americafirst.com                | Jun 09 2023 03:41:00 | Ally Financial, P O Box 380901, Bloomington, MN 55438-0901  |
| 12191373 | + Email/Text: collections@arrowheadadvance.com             | Jun 08 2023 23:46:00 | America First Credit U, Po Box 9199, Ogden, UT 84409-0199   |
| 12191377 | Email/Text: bankruptcy@bigpictureloans.com                 | Jun 08 2023 23:46:00 | Arrowhead Advance, POB 6048, Pine Ridge, SD 57770-6048  |
| 12191378 | Email/Text: bankruptcy@ldf-holdings.com                    | Jun 08 2023 23:46:00 | Big Pictures Loan, POB 704, Watersmeet, MI 49969-0704   |
| 12191379 | + Email/Text: cashamerica@nuvox.net                        | Jun 08 2023 23:46:00 | Bridge Lending Solutions, 597 Peace Pipe Rd, Lac Du Flambeau, WI 54538  |
| 12191380 | + Email/Text: bkinfo@ccfi.com                              | Jun 08 2023 23:46:00 | Cash America, 17 Triangle Park, Cincinnati, OH 45246-3411   |
| 12191381 | Email/Text: opsq_a_usbankruptcy@cashnetusa.com             | Jun 08 2023 23:46:00 | Cash Central, 5165 Emerald Pkwy, Suite 100, Dublin, OH 43017-1095   |
| 12191383 | + Email/Text: accountservices@clearlineloans.com           | Jun 08 2023 23:46:00 | CashNet USA, POB 643990, Cincinnati, OH 45264-3990  |
| 12191385 | + Email/Text: ebnnotifications@creditacceptance.com        | Jun 08 2023 23:46:00 | Clearline Loans, 2520 St. Rose Pkwy, Suite 111, Henderson, NV 89074-7784  |
| 12191386 | Email/PDF: creditonebknotifications@resurgent.com          | Jun 08 2023 23:49:28 | Credit Acceptance, POB 5070, Southfield, MI 48086-5070  |
| 12191387 | ^ MEBN   | Jun 08 2023 23:40:27 | Credit One, POB 60500, City of Industry, CA 91716-0500  |
| 12191389 | Email/Text: cxs-doc-access@earnin.com                      | Jun 08 2023 23:46:00 | Debt Recovery Solutions LLC, POB 9003, Syosset, NY 11791-9003   |
| 12191392 | + Email/Text: service@figloans.com                         | Jun 08 2023 23:46:00 | Earnin, 200 Portage Ave, Palo Alto, CA 94306  |
| 12229473 | + Email/Text: opportunitynotices@gmail.com                 | Jun 08 2023 23:46:00 | Fig Loans Texas, LLC, 2245 Texas Drive, Suite 300, Sugar Land, TX 77479-1468                                      |
| 12191393 | + EDI: AMINFOFP.COM  | Jun 09 2023 03:41:00 | First Electronic Bank, c/o Opportunity Financial, LLC, 130 E. Randolph Street, Suite 3400, Chicago, IL 60601-6379 |
| 12191395 | + Email/Text: accountservices@greenarrowloans.com          | Jun 08 2023 23:46:00 | First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868   |
| 12191398 | + EDI: LCIICSYSTEM   | Jun 09 2023 03:41:00 | Green Arrow Loans, POB 170, Finley, CA 95435-0170   |
| 12191399 | + Email/Text: intermountainhealthcare.bankruptcy@r1rcm.com | Jun 08 2023 23:46:00 | IC System Inc, P.O. Box 64378, Saint Paul, MN 55164-0378  |
| 12191402 | EDI: IRS.COM   | Jun 09 2023 03:41:00 | IHC, 5121 South Cottonwood Street, Salt Lake City, UT 84107-5701  |
| 12191400 | + EDI: PHINGENESIS   | Jun 09 2023 03:41:00 | IRS, POB 7346, Philadelphia, PA 19101-7346  |
| 12227017 | EDI: JEFFERSONCAP.COM                                      | Jun 09 2023 03:41:00 | Indigo Credit Card, POB 4477, Beaverton, OR 97076-4401  |
| 12191404 | Email/Text: todd@kwikcashonline.com                        | Jun 08 2023 23:46:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617   |
| 12191403 | + Email/Text: CustomerService@KingOfKash.com               | Jun 08 2023 23:46:00 | Kwikcash, Inc., 9150 Irvine Center Drive, Irvine, CA 92618  |
| 12191407 | Email/Text: bankruptcy@moneylion.com                       | Jun 08 2023 23:46:00 | King of Kash, 8304 Wornall Rd, Kansas City, MO 64114-5810   |

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| 12191409 | + Email/Text: opportunitynotices@gmail.com            | Jun 08 2023 23:46:00 | OppLoans (Opportunity FInancial LLC), 130 E. Randolph St, Suite 1650, Chicago, IL 60601-6241                         |
| 12191410 | EDI: PRA.COM  | Jun 09 2023 03:41:00 | Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  |
| 12191412 | ^ MEBN  | Jun 08 2023 23:40:20 | Publishing Clearing House, 101 Winners Circle, Jericho, NY 11753-2714  |
| 12191413 | ^ MEBN  | Jun 08 2023 23:40:26 | Reflex Mastercard, POB 31292, Tampa, FL 33631-3292   |
| 12191417 | EDI: AISSPRINT  | Jun 09 2023 03:41:00 | Sprint, POB 54977, Los Angeles, CA 90054   |
| 12191415 | + Email/Text: enotifications@santanderconsumerusa.com | Jun 08 2023 23:46:00 | Santander Consumer USA, POB 961245, Fort Worth, TX 76161-0244  |
| 12198431 | + Email/Text: enotifications@santanderconsumerusa.com | Jun 08 2023 23:46:00 | Santander Consumer USA, Inc., 1601 Elm St., Ste. 800, Dallas, TX 75201-7260  |
| 12191943 | + EDI: RMSC.COM                                       | Jun 09 2023 03:41:00 | Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                        |
| 12191419 | + Email/Text: disputes@soaren-management.com          | Jun 08 2023 23:46:00 | Targetcash Now, POB 516, Hays, MT 59527-0516   |
| 12191421 | EDI: UTAHTAXCOMM.COM                                  | Jun 09 2023 03:41:00 | Utah State Tax Commission, Attn: Bankruptcy Unit, 210 N. 1950 W., Salt Lake City, UT 84134-3340                      |
| 12191423 | Email/Text: bk@worldacceptance.com                    | Jun 08 2023 23:46:05 | World Finance, POB 6429, Greenville, SC 29606-6429   |
| 12219618 | + Email/Text: bk@worldacceptance.com                  | Jun 08 2023 23:46:50 | World Finance c/o World Acceptance Corp., Attn: Bankruptcy Processing Center, PO Box 6429, Greenville, SC 29606-6429 |
| 12205954 | Email/Text: ZenResolve@ebn.phinsolutions.com          | Jun 08 2023 23:46:00 | Eagle Valley Lending in care of ZenResolve, 2770 Mission Rancheria Rd #315, Lakeport, CA 95453                       |

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| 12191375 |               | Atlas Acquisitions for Snap Finance, 294 Union St., RETURNED MAIL--99999 |
| 12191382 |               | Check N Go West SLC, 3861 W 5400 S, RETURNED MAIL--99999                 |
| 12191384 |               | Convenient Loan SLC, 350 E 200 S, RETURNED MAIL--99999                   |
| 12191408 |               | Noble Finance Toole, 1216 W Main St., RETURNED MAIL--99999               |
| 12191416 |               | Spotloan, POB 927, RETURNED MAIL--99999                                  |
| 12191420 |               | Utah Acceptance LLC, 750 Norleans St, 2nd floor, RETURNED MAIL--99999    |
| 12191401 | ##+           | Integra Credit, 200 W Jackson Blvd Ste 500, Chicago, IL 60606-6949       |

TOTAL: 6 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Jun 10, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2023 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

|                |  |
|----------------|--|
| Aaron M. Waite | on behalf of Creditor Utah State Tax Commission aaronmwaite@agutah.gov |
|----------------|--|

|                |   |
|----------------|---|
| Lon Jenkins tr | ecfmail@ch13ut.org lneebling@ch13ut.org |
|----------------|---|

|                 |  |
|-----------------|--|
| Robert S. Payne | on behalf of Debtor John Arthur Stallings robertspaynelaw@gmail.com<br>robert_s_payne@yahoo.com;r51300@notify.bestcase.com |
|-----------------|--|

|                       |                               |
|-----------------------|-------------------------------|
| United States Trustee | USTPRegion19.SK.ECF@usdoj.gov |
|-----------------------|-------------------------------|

TOTAL: 4